

Balance Sheet *

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N	ASSETS	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	12,701,334	19,273,709	31,975,043	11,613,071	15,923,926	27,536,997
2	Due from NBG	12,890,437	57,459,139	70,349,577	18,895,789	37,524,771	56,420,560
3	Due from Banks	55,289	23,403,313	23,458,601	29,083,814	15,078,558	44,162,372
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	34,349,099	0	34,349,099	37,776,044	0	37,776,044
6.1	Loans	187,776,407	300,236,392	488,012,799	166,757,916	260,740,891	427,498,807
6.2	Less: Loan Loss Reserves	(10,184,897)	(28,696,948)	(38,881,845)	(7,853,550)	(16,114,330)	(23,967,880)
6	Net Loans	177,591,510	271,539,444	449,130,954	158,904,366	244,626,561	403,530,927
7	Accrued Interest and Dividends Receivable	2,569,412	1,162,234	3,731,647	1,942,094	699,323	2,641,417
8	Other Real Estate Owned & Repossessed Assets	9,678,590	0	9,678,590	8,121,776	X	8,121,776
9	Equity Investments	2,538	0	2,538	2,538	0	2,538
10	Fixed Assets and Intangible Assets	46,262,346	0	46,262,346	41,831,159	X	41,831,159
11	Other Assets	4,083,195	276,665	4,359,861	2,510,489	1,267,848	3,778,337
12	TOTAL ASSETS	300,183,750	373,114,505	673,298,255	310,681,140	315,120,987	625,802,127
	LIABILITIES						
13	Due to Banks	5,000,000	32,201,181	37,201,181	2,000,000	51,070,764	53,070,764
14	Current (Accounts) Deposits	117,658,882	58,851,952	176,510,834	119,223,494	52,443,501	171,666,994
15	Demand Deposits	31,564,134	44,529,617	76,093,752	14,062,918	31,658,395	45,721,313
16	Time Deposits	64,844,918	163,497,988	228,342,906	55,524,910	149,188,978	204,713,888
17	Own Debt Securities			0			0
18	Borrowings	0	19,675,320	19,675,320	10,000,000	3,964,540	13,964,540
19	Accrued Interest and Dividends Payable	1,955,648	3,506,525	5,462,173	1,391,624	3,188,191	4,579,815
20	Other Liabilities	3,641,078	3,238,845	6,879,924	2,775,394	1,594,584	4,369,978
21	Subordinated Debentures	0	35,136,908	35,136,908	0	33,726,811	33,726,811
22	Total Liabilities	224,664,661	360,638,337	585,302,997	204,978,340	326,835,764	531,814,104
	EQUITY CAPITAL						
23	Common Stock	111,000,000	X	111,000,000	106,258,776	X	106,258,776
24	Preferred Stock	0	X	0	0	X	0
25	Less: Repurchased Shares	0	X	0	0	X	0
26	Share Premium	0	X	0	0	X	0
27	General Reserves	0	X	0	0	X	0
28	Retained Earnings	(23,004,744)	X	(23,004,744)	(12,270,753)	X	(12,270,753)
29	Asset Revaluation Reserves	0	X	0	0	X	0
30	Total Equity Capital	87,995,256	X	87,995,256	93,988,023	X	93,988,023
31	TOTAL LIABILITIES AND EQUITY CAPITAL	312,659,917	360,638,337	673,298,254	298,966,363	326,835,764	625,802,127

* Non-audited data presented in accordance of the regulations of NBG